

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: §
§
GARNER, MICHAEL C. § Case No. 09-27922
§
Debtor(s) §

NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that JOSEPH E. COHEN, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

CLERK OF BANKRUPTCY COURT

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 0 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 1:30 PM on 07/19/2013 in Courtroom ,

North Branch Court
1792 Nicole Lane
Round Lake Beach, IL 60073

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: _____

By: _____
Clerk, U.S. Bankruptcy Court

JOSEPH E. COHEN
105 WEST MADISON STREET
SUITE 1100
CHICAGO, IL 60602-0000

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

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SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of \$ 395,238.76
and approved disbursements of \$ 134,059.02
leaving a balance on hand of¹ \$ 261,179.74

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	CNA Financial Corporation c/o Seyfarth Shaw LLP 131 South Dearborn Street, Suite 2400 Chicago, IL 60603 Attn: Jason J. DeJonker	\$ 2,102,974.22	\$ 2,102,974.22	\$ 0.00	\$ 222,116.50

Total to be paid to secured creditors \$ 222,116.50

Remaining Balance \$ 39,063.24

Applications for chapter 7 fees and administrative expenses have been filed as follows:

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: JOSEPH E. COHEN	\$ 23,011.94	\$ 0.00	\$ 23,011.94
Trustee Expenses: JOSEPH E. COHEN	\$ 67.30	\$ 0.00	\$ 67.30
Attorney for Trustee Fees: COHEN & KROL	\$ 9,597.00	\$ 0.00	\$ 9,597.00
Accountant for Trustee Fees: FGMK, LLC	\$ 6,387.00	\$ 0.00	\$ 6,387.00
Other: INTERNATIONAL SURETIES, LTD.	\$ 408.03	\$ 408.03	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 39,063.24

Remaining Balance \$ 0.00

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

NONE

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/JOSEPH E. COHEN
TRUSTEE

*JOSEPH E. COHEN
105 WEST MADISON STREET
SUITE 1100
CHICAGO, IL 60602-0000*

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Michael C. Garner
 Debtor

Case No. 09-27922-ABG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: kseldon
 Form ID: pdf006

Page 1 of 2
 Total Noticed: 11

Date Rcvd: Jun 24, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2013.

db	+Michael C. Garner, 1905 S. James Court North, Lake Forest, IL 60045-4624
aty	+Cohen & Krol, Cohen & Krol, 105 West Madison St 1100, Chicago, IL 60602-4600
14254552	American Express Open Account, P.O. Box 0001, Los Angeles, CA 90096-0001
14254555	+CNA, CNA Plaza, 333 South Wabash Avenue, Chicago, IL 60604-4153
14537543	+CNA Financial Corporation, c/o Seyfarth Shaw LLP, 131 South Dearborn Street, Suite 2400, Chicago, IL 60603-5577, Attn: Jason J. DeJonker
14254553	Camden Brookside Apartments, Louisville, KY 40222
14254554	Citi Aadvantage World Mastercard, Citi Cards, P.O. Box 688901, Des Moines, IA 50368-8901
14339700	+East Chase Apartments, 1704 Somerset Place, Apartment 1704-04, Louisville, KY 40220-3739
14254556	+Joan Lucari Garner, 1905 South James Court North, Lake Forest, IL 60045-4624
14254557	Merrill Lynch, P.O. Box 0112, Palatine, IL 60055-0112
14254558	+Mortgage Service Center, P.O. Box 5457, Mount Laurel, NJ 08054-5457

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty	FGMK LLC
aty	Norman G Kellerman

TOTALS: 2, * 0, ## 0

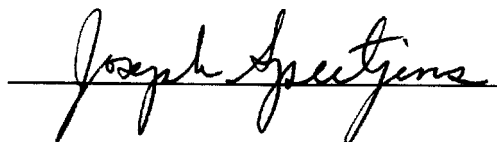
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2013

Signature:



District/off: 0752-1

User: kseldon
Form ID: pdf006

Page 2 of 2
Total Noticed: 11

Date Rcvd: Jun 24, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2013 at the address(es) listed below:

Ariel Weissberg on behalf of Interested Party Joan Lucari Garner ariel@weissbergglaw.com,
Hava@weissbergglaw.com;mike@weissbergglaw.com;victor@weissbergglaw.com;john@weissbergglaw.com
Ariel Weissberg on behalf of Debtor Michael C. Garner ariel@weissbergglaw.com,
Hava@weissbergglaw.com;mike@weissbergglaw.com;victor@weissbergglaw.com;john@weissbergglaw.com
Gina B Krol, ESQ on behalf of Trustee Joseph E Cohen gkrol@cohenandkrol.com,
jhazdra@cohenandkrol.com;gkrol@cohenandkrol.com;pmchugh@cohenandkrol.com
James B Sowka , chidocket@seyfarth.com;cthollen@seyfarth.com
James B. Sowka on behalf of Creditor CNA Financial Corporation jsowka@seyfarth.com,
chidocket@seyfarth.com;cthollen@seyfarth.com
Jason J DeJonker on behalf of Creditor CNA Financial Corporation jdejonker@seyfarth.com,
kmccarthy@seyfarth.com;chidocket@seyfarth.com
Joseph E Cohen jcohen@cohenandkrol.com, jcohen@ecf.epiqsystems.com;jcohenattorney@aol.com
Joseph E Cohen on behalf of Attorney Cohen & Krol jcohen@cohenandkrol.com,
jcohen@ecf.epiqsystems.com;jcohenattorney@aol.com
Joseph E Cohen on behalf of Trustee Joseph E Cohen jcohen@cohenandkrol.com,
jcohenattorney@aol.com;gkrol@cohenandkrol.com
Joseph E Cohen on behalf of Accountant FG MK LLC jcohen@cohenandkrol.com,
jcohen@ecf.epiqsystems.com;jcohenattorney@aol.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Yan Teytelman on behalf of Trustee Joseph E Cohen yan@ytlawfirm.com, law_4321@yahoo.com
TOTAL: 12